

Dr. Cassandra R. Cole

Dr. William T. Hold Professor in Risk Management and Insurance
Florida State University
RMI, REE & Legal Studies Department
Email: ccole@business.fsu.edu

Education

PhD, University of Georgia, 2002.
Major: Risk Management/Insurance
Dissertation Title: An Empirical Analysis of Motives for Termination of Defined Benefit Pension Plans

BBA, Howard University, 1995.
Major: Insurance

Work History

Other

Department Chair, Florida State University. (January 2022 – December 2022).

Department Chair, Florida State University. (August 2015 – August 2021).

Professor, Florida State University. (2013 - Present).

Associate Professor, Florida State University. (2007 - 2013).

Assistant Professor, Florida State University. (2001 - 2007).

Instructor, University of Georgia, Athens, GA. (1999 - 2000).

Research Assistant, University of Georgia, Athens, GA. (1997 - 2000).

Professional Memberships

American Risk and Insurance Association.

Southern Risk and Insurance Association.

Western Risk and Insurance Association.

National African-American Insurance Association.

Risk Management Society.

Professional Development Activities Attended

“Business School DEI Collaborative Annual Conference” Business School DEI Collaborative. (March 2023).

"ACC Leadership Network," Atlantic Coast Conference. (August 2018 - May 2019).

“Leadership Development Program," Florida State University. (May 2017 - May 2018).

“Applied Assessment Seminar,” AACSB International. (November 2015).

“Department Chairs Workshop,” Florida State University. (October 2015).

TEACHING

Teaching Experience

Florida State University

GEB 4941, Business Internship, 1 course.

MAN 4941, Field Study in Management, 3 courses.

RMI 3011, Risk Management/Insurance, 23 courses.

RMI 4135, Employee Benefit Plans, 21 courses.

RMI 4308, Seminar in Risk and Its Control, 4 courses.

RMI 4905, Directed Individual Study, 3 courses.

RMI 4941, Risk Management and Insurance Internship, 18 courses.

RMI 5017, Fundamentals of Risk and Insurance, 5 courses.

RMI 5136, Employee Benefit Plans, 62 courses.

RMI 5710C, Insurance Company Operations, 3 courses.

RMI 5810, Personal Financial Planning, 4 courses.

RMI 5906, Health Insurance Research, 1 course.

RMI 5907, Employee Benefit Plans, 5 courses.

RMI 6195, Doctoral Seminar in Insurance: Life/Health Insurance Topics, 1 course.

RMI 6395, Doctoral Seminar in Risk and Insurance Theory, 1 course.

RMI 6980, Dissertation, 15 courses.

RMI 8985, Dissertation Defense Examination, 2 courses.

Teaching Presentations

Cole, C. R., Brady, M. K., Doctoral Student Professional Development Seminar, "Getting Published," Florida State University. (2022).

Cole, C. R., Brady, M. K., Doctoral Student Professional Development Seminar, "Getting Published," Florida State University. (2021).

Cole, C. R., Brady, M. K., Doctoral Student Professional Development Seminar, "Journal Review Process and Editor Expectations," Florida State University. (2020).

Cole, C. R., Brady, M. K., Doctoral Student Professional Development Seminar, "Journal Review Process and Editor Expectations," Florida State University. (2019).

Cole, C. R., "Preparing A Paper for Submission: An Editor's Perspective," FSU-UGA Research Symposium. (2016).

Directed Student Learning

Doctoral Dissertation Committee Member, "The Unequal Burden of Breast Cancer: An Exploration of Information Behaviors and Racial Disparities in Genomic Screening Decisions." (February 2018 - March 2021).
Advised: Lynette Gerido

Bachelor's Honors Committee, "Licensing the Undocumented: Traffic Safety and Insurance Analysis." (October 2019 - May 2020).
Advised: Ricardo Chavez

Doctoral Dissertation Committee Member. (2017).
Advised: Eleanor Sirmans

Bachelor's Honors Committee. (2016 - 2017).
Advised: Monica Stort

Bachelor's Honors Committee, "A Comparison of Economic Freedom." (2015 - 2017).
Advised: Andre Wrojensky

Doctoral Dissertation Committee Chair, "Value and Strategy: An Analysis of the Surplus Line Insurance Market." (August 2016).
Advised: Courtney Bass

Doctoral Dissertation Committee Member, "Dancing into the Digital: Embodied Performance and Digital Multimodal Composition." (August 2016).
Advised: Molly Daniel

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (September 2014 - 2015).
Advised: Andre Wrojensky

Doctoral Dissertation Committee Member. (2014).
Advised: Jill Bisco

Doctoral Dissertation Committee Co-chair, "The Role of the Private Health Insurance Market: Evidence from the U.S. and Abroad." (2013).
Advised: James Brad Karl

Doctoral Dissertation Committee Member. (2012).
Advised: D. M. Pouser

Doctoral Dissertation Committee Member. (January 2011).
Advised: S. G. Fier

Doctoral Dissertation Committee Member. (June 2009).
Advised: K. M. Gatzlaff

Doctoral Dissertation Committee Member. (June 2009).
Advised: Y. Wang

RESEARCH

Published Intellectual Contributions

Refereed Journal Articles

- Cole, C. R., Fier, S. (In Press). Pandemics and the Individual Life Insurance Market: Evidence of the Impact of COVID-19. *Journal of Insurance Issues*.
- Cole, C., Marzen, C. (In Press). Nuclear Verdicts, Tort Liability, and Legislative Responses. *Journal of Insurance Regulation*.
- Cole, C. R., Baggett, C. (2023). Insurance Groups, Product Diversification, and the Role of Surplus Lines Affiliation. *Risk Management and Insurance Review*, 26(1).
- Cole, C. R., Fier, S. (2022). Financial Information Sources, Consumer Decision-Making, and Life Insurance Ownership. *Journal of Financial Service Professionals*, 76(6).
- Baggett, C., Cole, C. R., (2022). Student Loans, Financial Well-Being, and the Role of the Financial Planner. *Journal of Financial Services Professionals*, 76(1).
- Cole, C. R., Fier, S. (2021). An Examination of Life Insurance Policy Surrender and Loan Activity. *Journal of Risk and Insurance*, 88(2).
- Born, P. H., Cole, C. R., Nyce, C. M. (2021). Citizens and the Florida Residential Property Market: How to Return to an Insurer of Last Resort. *Journal of Insurance Regulation*, 40(6).
- Baggett, C., Cole, C. R., Crowley, G., Sirmans, E. T. (2020). Spillover Effects of Increased Health Insurance Enrollment on Workers' Compensation Insurance. *Risk Management and Insurance Review*.
- Cole, C. R., Fier, S. (2020). An Empirical Analysis of Insurer Participation in the Cyber Insurance Market. *North American Actuarial Journal*.
- Cole, C. R., Bisco, J. (2020). The Changing Face of America and the Demand for Financial Advisors. *Journal of Financial Services Professionals*.
- Cole, C., Karl, J. B. (2019). The Differential Effects of Medical Loss Ratio Regulation on the Individual Health Insurance Market. *Journal of Insurance Regulation*, 38(1).
- Cole, C. R., Baggett, C. (2018). Regulation and Surplus Lines Activity. *Journal of Insurance Regulation*, 37(5).
- Cole, C. R., Bisco, J. (2017). State-Based Retirement Plans – Why or Why Not? *Journal of Insurance Regulation*, 36(9), 1-25.

- Bisco, J., Cole, C. R., Karl, J. B. (2017). The Effect of Government Run Healthcare on the Salaries of Nursing Professionals in the U.S. *Journal of Insurance Issues*, 40(2), 215-246.
- Cole, C. R. (2017). The Potential Impact of State-Based Retirement Plans on Retirement Savings. *Journal of Financial Service Professionals*, 71(5), 68-76.
- Cole, C. (2016). 401(k) Plans - Do Investment Options and Control of Investments Matter? *Journal of Financial Service Professionals*, 39(1), 1-37.
- Cole, C., Karl, B., Wade, C. (2016). A Review of States' Decisions Regarding Health Insurance Exchanges. *Journal of Insurance Regulation*, 35(2), 1-27.
- Carson, J. M., Cole, C. R., Fier, S. G. (2016). Name Changes and Future Growth: Evidence from the Life Insurance Industry. *Journal of Insurance Issues*, 39(1).
- Cole, C. R., Karl, J. B. (2016). The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates. *Applied Economics*, 48(3), 190-202.
- Cole, C. R., Maroney, P. F., McCullough, K. A., Powell, L. S. (2015). Automobile Insurance Vehicle Repair Practices: Politics, Economics, and Consumer Interests. *Risk Management and Insurance Review*, 27.
- Cheung, R., Cole, C. R., McCullough, K. A., MacPherson, D., Nyce, C. M. (2015). Demographic Factors and Price Distortions in Insurance. *Risk Management and Insurance Review*, 18(1), 28-Jan.
- Cole, C. R., He, E., Karl, J. B. (2015). Market Structure and the Performance of the U.S. Health Insurance Marketplace: A State-Level Analysis. *Journal of Insurance Regulation*, 34(4), 30-Jan.
- Cole, C. R., Fier, S. G., Carson, J. M., Andrews, D. (2015). The Impact of Insurer Name Changes on the Demand for Insurance. *Journal of Risk and Insurance*, 82(1), 173-203.
- Cole, C., Marzen, C. (2013). A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States. *Journal of Insurance Regulation*, 32, 45-82.
- Bisco, J., Cole, C. R., McCullough, K. (2013). Social Media and Employment Practices Liability in Recruiting and Hiring. *PLUS Journal*, 26(6), 1, 5-6.
- Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A. (2012). Internationalization of the Reinsurance Industry: An Analysis of the Net Financial Position of Reinsurers. *Journal of Risk and Insurance*, 79, 897-930.
- Cole, C. R., Eastman, K. L., MacPherson, D. A., Maroney, P. M., McCullough, K. A. (2012). The Impact of No-Fault Insurance Laws on Automobile Insurance Rates. *North American Actuarial Journal*, 16(3), 306-322.
- Cole, C. R., McCullough, K. A. (2012). The Insurance Industry's Talent Gap and Where We Go from Here. *Risk Management and Insurance Review*, 15(1), 10.

- Cole, C. R., McCullough, K. A. (2012). The Use of Social Media by Insurers and Potential Legal and Regulatory Concerns. *Journal of Insurance Regulation*, 31, 179-194.
- Cole, C. R., He, E., McCullough, K., Semykina, A., Sommer, D. W. (2011). An Empirical Examination of Stakeholder Groups as Monitoring Sources in Corporate Governance. *Journal of Risk and Insurance*, 78(2), 703-730.
- Cole, C. R., He, E., McCullough, K. A., Sommer, D. W. (2011). Separation of Ownership and Management: Implications for Risk Taking Behavior. *Risk Management and Insurance Review*, 14(1), 49-71.
- Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2011). The Use of Post-Loss Assessments in Financing of Catastrophic Risk. *Risk Management and Insurance Review*, 14(2), 265-298.
- Cole, C. R., Macpherson, D., McCullough, K. A. (2010). A Comparison of Hurricane Loss Models. *Journal of Insurance Issues*, 33(1), 31-53.
- Cole, C. R., Carson, J. M., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A. (2010). A Hybrid Course in Risk Management and Insurance. *Risk Management and Insurance Review*, 13(2), 303-322.
- Cole, C. R., McCullough, K. A., Powell, L. (2010). Collateralization of International Reinsurance Liabilities in the U.S. Insurance Industry. *Insurance Markets and Companies: Analyses and Actuarial Computations*, 1(2), 32-38.
- Cole, C. R., Sommer, D. W. (2010). Insider Ownership and Pension Funding: An Empirical Analysis. *Journal of Insurance Issues*, 33(2), 111-131.
- Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2009). A Review of the Development of Residual Market Mechanisms in Florida. *Journal of Insurance Regulation*, 55-80.
- Cole, C. R., Maroney, P. F., McCullough, K. A., Nyce, C. M. (2009). The Role of State-Run Insurers in Providing Property Coverage in Coastal States with High Hurricane Exposure. *CPCU eJournal*, 11-Jan.
- Cole, C. R., McCullough, K. A. (2008). A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers. *Risk Management and Insurance Review*, 179-207.
- Cole, C. R., McCullough, K. A. (2008). A Review of Legislation Related to Stranger-Originated Life Insurance. *Journal of Insurance Regulation*, 73-90.
- Cole, C. R., Fier, S. G. (2008). A Survey of Stock-Drop Litigation, the Pension Protection Act of 2006, and Fiduciary Liability Insurance. *PLUS Journal*, 7-May.
- Cole, C. R., McCullough, K. A. (2008). Captive Domiciles: Trends and Recent Change. *Journal of Insurance Regulation*, 61-90.
- Cole, C. R., McCullough, K. A. (2007). A Review of Some Possible Solutions to the Uninsured Motorist Problem. *CPCU eJournal*, -.

- Cole, C. R., Lee, R. B., McCullough, K. A. (2007). A Test of the Eclectic Paradigm: Evidence From the U.S. Reinsurance Market. *Journal of Risk and Insurance*, 493-522.
- Cole, C. R., McCullough, K. A. (2006). A Reexamination of the Corporate Demand for Reinsurance. *Journal of Risk and Insurance*, 169-192.
- Cole, C. R., McCullough, K. A. (2006). A Review of the Issues Surrounding Fair Share Health Care Bills. *Journal of Insurance Regulation*, 25-40.
- Cole, C. R., McCullough, K. A., Paris, S. (2006). An Examination of the Current State of Retirement Savings with a Focus on Individual Exemptions. *Journal of Insurance Issues*, 107-131.
- Cole, C. R., Corbett, R. B., McCullough, K. A. (2005). 2004 Hurricane Losses: Testing the Lessons Learned from Hurricane Andrew. *CPCU eJournal*, -.
- Cole, C. R., McCullough, K. A. (2005). A Discussion of the Legal and Legislative Issues Surrounding Silica-Related Injuries. *Journal of Insurance Regulation*, 21-37.
- Cole, C. R., Sommer, D. W. (2005). An Empirical Analysis of the Motives for Fully Funded Defined Benefit Plan Terminations. *Journal of Insurance Issues*, 33-60.
- Maroney, P. F., Gatzlaff, K. M., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). An Examination of Issues Pertinent to Establishing a Single Peril Facility. *Journal of Insurance Regulation*, 29-Mar.
- Corbett, R. B., Dumm, R. E., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). Potential Solutions to the Sinkhole Problem in Florida. *CPCU eJournal*, -.
- Cole, C. R., McCullough, K. A. (2005). The Mold Crisis. *Journal of Insurance Regulation*, 16-Jan.
- Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A. (2004). A Review of the Current and Historical No-Fault Environment. *Journal of Insurance Regulation*, 23-Jan.
- Cole, C. R., McCullough, K. A., Maroney, P. F. (2004). Managing Subsidence. *Journal of Insurance Issues*, 21-Jan.
- Cole, C. R., McCullough, K. A. (2004). The Debate Over Claims Reporting Databases in Insurance Issuance and Pricing. *Journal of Insurance Regulation*, 91-103.
- Cole, C. R., McCullough, K. A. (2002). Excluding Terror. *CPCU eJournal*, -.
- Cole, C. R. (2002). Pending Reform: An Examination of Changes to Defined Contribution Plan Design. *Journal of Financial Services Professionals*, 57-62.
- Cole, C. R., Dumm, R. E., McCullough, K. A. (2001). The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance. *Journal of Insurance Regulation*, 613-637.

Other Articles

- Cole, C. R. (2018). Interested in Internships? All You Want to Know, and More, About the Value of Internships. *Resources Magazine* (vol. Fall, pp. 28-31). The National Alliance.
- Cole, C. R., Brooks, C. D., McChristian, L. P., Massey, A. (2018). Interested in Internships. *Resources: The National Alliance or Insurance Education and Research* (Fall 2018 ed., pp. 28-31). Austin, Texas: The National Alliance for Insurance Education and Research.
- Cole, C. R., Fier, S., Carson, J. *What's in a Name?* (pp. 18-21).
- Cole, C. R., McCullough, K. A. (2013). The Journal of Insurance Regulation: Important and Timely Issues in Research. *American Risk and Insurance Association Newsletter* (pp. 9).
- Cole, C. R., Liebenberg, A. (2013). *The Uncertain Future of U.S. Retirees* (10th ed., vol. 50, pp. 48-53).
- Barrington, K., Blaine, C., Cole, C. R., Terrell, J. (2011). *Report on Existing Millennial Research: Leveraging Current Research to Meet the Needs of the Insurance Industry*. The Griffith Insurance Education Foundation.
- Powell, L., Maroney, P. F., McCullough, K. A., Cole, C. R. (2010). *Consumer Choice in Auto Repair: The Politics and Economics of Automobile Insurance Repair Practices*. NAMIC.
- Cole, C. R. (2003). Pension Plans and the Market. *Journal of Financial Services Professionals*, 13-Oct.
- Cole, C. R., Dumm, R. E., McCullough, K. A. (2002). A Fine Incentive. *Best's Review* (3rd ed., vol. 103, pp. 57-58).

Presentations Given

- Cole, C. R., Eastman, E., Southern Risk and Insurance Association Annual Meeting, "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases," Southern Risk and Insurance Association. (November 2022).
- Cole, C. R., Eastman, E., American Risk and Insurance Association Annual Meeting, "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases," American Risk and Insurance Association. (August 2022).
- Cole, C. R., Baggett, C., Journal Live Series, "Student Loans, Financial Well-Being, and the Role of the Financial Planner," Society of Financial Service Professionals. (January 18, 2022).
- Cole, C. R., Baggett, C., Southern Risk and Insurance Association Annual Meeting, "Business Groups, Product Diversification, and the Role of Surplus Lines Insurers," Southern Risk and Insurance Association. (December 2020).
- Cole, C. R., Fier, S., Southern Risk and Insurance Association Annual Meeting, "Pandemics and the Demand for Life Insurance: Early Evidence of the Impact of COVID-19," Southern Risk and Insurance Association. (December 2020).

- Cole, C. R., Fier, S., World Risk and Insurance Economics Congress, "An Examination of Life Insurance Policy Surrender and Loan Activity," American Risk and Insurance Organization. (August 2020).
- Baggett, C., Cole, C. R., Southern Risk and Insurance Organization Annual Meeting, "The Multi-Generational Impact of Student Debt on Financial Well-Being," Southern Risk and Insurance Organization. (November 2019).
- Cole, C. R., Gerido, L., SRA 2018, "Deciding to Participate in Clinical Trials: Risk Perception and Information Needs of Cancer Patients," Society of Risk Analysis. (December 2018).
- Cole, C. R., Bisco, J., Southern Risk and Insurance Annual Meeting, "The Changing Face of America and the Demand for Financial Planners," Southern Risk and Insurance Association. (November 2018).
- Cole, C. R., Brooks, C. D., McChristian, L. P., Massey, A., James K. Ruble MEGA Seminar, "The Insurance Industry and the Value of Internships," The National Alliance for Insurance Education and Research. (June 6, 2018).
- Cole, C. R., Volkman-Wise, J. (Co-author), Travelers Research Symposia and Berkley Scholars Presentation Series, "Stock-Market Participation and Risk Tolerance of U.S. Households Around the Financial Crisis," St. John's University. (February 2018).
- Cole, C. R., Baggett, C., Western Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines Affiliation on Risk Taking," Western Risk and Insurance Association. (January 2018).
- Cole, C. R., Montesinos Yufa, H., Southern Risk and Insurance Association Annual Conference, "An Examination of Health Care Exchanges: Competition, Plan Choice and Price," Southern Risk and Insurance Association. (November 2017).
- Cole, C. R., Baggett, C., Southern Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines and Admitted Affiliation on Risk Taking," Southern Risk and Insurance Association. (November 2017).
- Cole, C. R., Karl, J. B. (Co-author), Southern Risk and Insurance Association Annual Conference, "The Differential Effects of Medical Loss Ratio Regulation on Health Insurer Operations," Southern Risk and Insurance Association. (November 2016).
- Cole, C. R., Baggett, C. (Co-author), (Co-author), Southern Risk and Insurance Association Annual Conference, "The Impact of the Patient Protection and Affordable Care Act (PPACA) on the Workers' Compensation Marketplace," Southern Risk and Insurance Association. (November 2016).
- Cole, C. R., Baggett, C., American Risk and Insurance Association Annual Conference, "An Analysis of International and External Capital Markets: The Role of Regulation," American Risk and Insurance Association. (August 2016).

- Cole, C. R., Volkman-Wise, J. (Co-author), American Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock-Market Participation of U.S. Households Around the Financial Crisis," American Risk and Insurance Association. (August 2016).
- Cole, C., Volkman-Wise, J., Western Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock Market Participation of U.S. Households Around the Financial Crisis," Western Risk and Insurance Association. (2015).
- Bisco, J., Cole, C., Karl, J. B., Southern Risk and Insurance Association Annual Conference, "The Effect of Government Run Healthcare on the Salary of Nursing Professionals in the U.S.," Southern Risk and Insurance Association. (2015).
- Cole, C., Karl, J. B., American Risk and Insurance Association Annual Conference, "The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates," American Risk and Insurance Association. (2014).
- Cole, C. R., He, E., Karl, J. B., Annual Conference, "An Empirical Investigation of Firm-Level Profitability of Health Insurers," American Risk and Insurance Association. (2013).
- Cole, C. R., Marzen, C., the Annual Conference, "A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States," Southern Risk and Insurance Association. (2012).
- Cole, C. R., He, E., Karl, J. B., the Annual Conference, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," American Risk and Insurance Association. (2012).
- Cole, C. R., He, E., Karl, J. B., the Annual Conference, "Market Structure and Industry Performance of U.S. Health Insurers," Southern Risk and Insurance Association. (2012).
- Cole, C. R., He, E., Karl, J. B., Health Insurance Symposium, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," Center for Insurance Research. (February 2012).
- Cole, C. R., He, E., McCullough, K. A., the Annual Conference, "An Examination of Insurer Financial Strength Ratings," American Risk and Insurance Association. (2011).
- Cole, C. R., Insurance Education and Career Summit, "FSU RMI Undergraduate Program," Griffith Foundation. (September 2011).
- Cole, C. R., Liebenberg, A., Brown Bag Seminar, "Factors Affecting Low Retirement Savings," Center for Insurance Research. (April 2011).
- Cole, C. R., Carson, J. M., Fier, S. G., Andrews, D., the Annual Conference, "The Short-Term Response to Insurer Name Changes," Southern Risk and Insurance Association. (2010).
- Cole, C. R., Macpherson, D., McCullough, K. A., Nyce, C. M., the Annual Conference, "An Empirical Analysis of the Impact of Socio-Demographic Factors on Subsidies Received by Florida Homeowners," American Risk and Insurance Association. (2009).
- Cole, C. R., He, E., McCullough, K., the Annual Conference, "An Examination of Insurer Financial Strength Ratings," Southern Risk and Insurance Association. (2009).

- Cole, C. R., He, E., McCullough, K. A., Sommer, D. W., the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," American Risk and Insurance Association. (2009).
- Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Subsidies in the Florida Property Insurance Market," American Risk and Insurance Association. (2009).
- Cole, C. R., He, E., McCullough, K. A., Florida Catastrophic Storm Center Symposium, "An Examination of Insurer Financial Strength Ratings," Florida Catastrophic Storm Center. (November 2009).
- Cole, C. R., Liebenberg, A., the Annual Conference, "An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income," American Risk and Insurance Association. (2008).
- Cole, C. R., He, E., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Balancing Stakeholder Interests in the Insurance Industry," Southern Risk and Insurance Association. (2008).
- Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developed and Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," American Risk and Insurance Association. (2008).
- Cole, C. R., Macpherson, D., Maroney, P., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Subsidies in the Florida Property Insurance Market," Southern Risk and Insurance Association. (2008).
- Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Asia-Pacific Risk and Insurance Association. (2007).
- Cole, C. R., Maroney, P. F., McCullough, K. A., the Annual Conference, "Lessons Learned from Online RMI Education: The First Five Years," Southern Risk and Insurance Association. (2007).
- Cole, C. R., McCullough, K. A., Powell, L., Annual Conference on Global Financial Markets, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Global Financial Markets Association. (2007).
- Cole, C. R., He, E., McCullough, K. A., Sommer, D. W., the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," Southern Risk and Insurance Association. (2007).
- Cole, C. R., Fier, S. G., the Annual Conference, "The Short-Term Effects of Pension Freezes on Shareholder Wealth," Southern Risk and Insurance Association. (2007).
- Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Southern Risk and Insurance Association. (2006).

- Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "Emerging Technologies in the Delivery of Risk Management and Insurance," Western Risk and Insurance Association. (2006).
- Cole, C. R., Liebenberg, A., the Annual Conference, "Factors Affecting the Adequacy of Retirement Income," Southern Risk and Insurance Association. (2006).
- Cole, C. R., McCullough, K. A., Powell, L., the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Southern Risk and Insurance Association. (2006).
- Cole, C. R., McCullough, K. A., Powell, L., the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," American Risk and Insurance Association. (2006).
- Cole, C. R., the Annual Conference, "A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers," Southern Risk and Insurance Association. (2005).
- Cole, C. R., Lee, R. B., McCullough, K. A., World Risk and Insurance Economics Congress, "A Test of the Eclectic Paradigm: Evidence from the U.S. Reinsurance Market," World Risk and Insurance Economics Congress. (2005).
- Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "Subsidence Funds, A Comparative Analysis," Western Risk and Insurance Association. (2005).
- Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "The Development and Use of Hybrid Courses in Risk Management and Insurance," Southern Risk and Insurance Association. (2005).
- Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "An Analysis of Subsidence Insurance Facilities," Southern Risk and Insurance Association. (2004).
- Cole, C. R., McCullough, K., Paris, S. A., the Annual Conference, "Pension Plans, Individual Exemptions, and Retirement Security," Southern Risk and Insurance Association. (2004).
- Cole, C. R., McCullough, K. A., Paris, S., the Annual Conference, "Pension Plans, Individual Exemptions, and Retirement Security," American Risk and Insurance Association. (2004).
- Cole, C. R., Lee, R. B., McCullough, K. A., the Annual Meeting, "The Determinants of U.S. Involvement in Foreign Markets," American Risk and Insurance Association. (2003).
- Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A., the Annual Conference, "The Impact of No-Fault Insurance Laws on Automobile Insurance Rates," American Risk and Insurance Association. (2003).
- Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A., the Annual Conference, "The Impact of No-Fault Insurance Laws on Automobile Insurance Rates," Southern Risk and Insurance Association. (2003).

Cole, C. R., McCullough, K. A., the Annual Conference, "Impact of the State of the Reinsurance Industry on the Corporate Demand for Insurance," American Risk and Insurance Association. (2002).

Cole, C. R., Maroney, P. F., McCullough, K. A., the Annual Conference, "The Economic Impact of Sinkholes: Evidence From Closed Claims in the State of Florida," Southern Risk and Insurance Association. (2002).

Cole, C. R., McCullough, K. A., the Annual Conference, "The Effect of the State of the International Reinsurance Industry on the Corporate Demand for Insurance," Southern Risk and Insurance Association. (2002).

Cole, C. R., Sommer, D. W., the Annual Conference, "An Empirical Analysis of Market Share Changes and Motivations for Termination of Defined Benefit Pension Plans," American Risk and Insurance Association. (2001).

Cole, C. R., Sommer, D. W., the Annual Conference, "An Empirical Analysis of the Motives for Termination of Defined Benefit Pension Plans," Southern Risk and Insurance Association. (2001).

Cole, C. R., Dumm, R. E., McCullough, K. A., the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," Southern Risk and Insurance Association. (2000).

Cole, C. R., Dumm, R. E., McCullough, K. A., the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," American Risk and Insurance Association. (2000).

Cole, C. R., Gustavson, S. G., the Annual Conference, "Pension Plans: An Empirical Study of the Motivations for Terminations," Southern Risk and Insurance Association. (1999).

Media Appearances and Interviews

Internet

"How colleges, carriers are rising above the insurance talent gap," NU Property Casualty 360. (January 2020).

"Women in Risk Management," RIMSCAST - The Risk Management Society. (March 2019).

Contracts, Grants and Sponsored Research

Grant

Nicholson, J. E. (PI), Cole, C. R. (Fellow), Born, P. H., Nyce, C. M., "Citizens Property Insurance Corporation Exposure Reduction and Depopulation Opportunities Analysis," Sponsored by Citizens Property Insurance Corporation, State, \$265,266.00. (April 2020 - November 2020).

Cole, C. R., Karl, J. B., "Do Health Insurers Use Affiliations to Diversify?," Sponsored by Florida State University - COFRS, \$14,000.00. (May 2013 - August 2013).

- Cole, C. R., "Summer Research Grant," Sponsored by Florida State University College of Business, \$6,500.00. (2011).
- Cole, C. R., "Consumer Choice in Automobile Repair (with Patrick Maroney, Kathleen McCullough, and Lars Powell)," Sponsored by National Association of Mutual Insurance Companies, Inc., \$20,000.00. (2010).
- Cole, C. R., "An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income," Sponsored by Florida State University College of Business, \$12,500.00. (2008).
- Cole, C. R., "Stock-Drop Litigation, Professional Liability Insurance, and the Pension Protection Act of 2006 (with Stephen Fier)," Sponsored by PLUS Foundation, \$3,000.00. (2007).
- Cole, C. R., "Factors Affecting the Adequacy of Retirement Income (with Andre Liebenberg)," Sponsored by U. S. Department of Labor, \$25,000.00. (2006).
- Cole, C. R., "Course Redesign Initiative (with Kathleen McCullough)," Sponsored by Florida State University Office for Distributed and Distance Learning, \$41,812.00. (2005).
- Cole, C. R., "Development of Instructional Material (with James Carson, Richard Corbett, Randy Dumm, Kevin Eastman, Kathleen McCullough, Patrick Maroney)," Sponsored by State Farm Insurance Companies, \$25,000.00. (2004).
- Cole, C. R., "Insurance Study of Sinkholes (with Patrick Maroney, Richard Corbett, Randy Dumm, Kevin Eastman, Kevin Gatzlaff, Kathleen McCullough, Mark Browne, James (Jay) Newman, and Martin Simons)," Sponsored by State of Florida, \$300,000.00. (2004).
- Cole, C. R., "Pension Plans, Individual Exemptions, and Retirement Security (with Kathleen McCullough and Steve Paris)," Sponsored by State Farm Insurance Companies, \$2,500.00. (2004).
- Cole, C. R., "Enhancing Risk Management and Insurance Courses through Technology (with Kathleen McCullough)," Sponsored by Florida State University College of Business, \$12,500.00. (2003).
- Cole, C. R., "Insider Ownership and Pension Funding: An Empirical Analysis," Sponsored by Florida State University Black Faculty and Graduate Student Support Grant, \$4,000.00. (2002).
- Cole, C. R., "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws (with Randy Dumm and Kathleen McCullough)," Sponsored by Journal of Insurance Regulation Research Grant, \$5,000.00. (2000).

Awards and Honors

- RMIR Award for Best Article 2020, American Risk and Insurance Association. (August 2021).
- Core Values Award, College of Business. (April 2021).

Graduate Teaching Award Nominee, Florida State University (2016).

RMIR Best Perspectives Article Award, American Risk and Insurance Association. (2012).

SERVICE

University Service

Member, Graduate Admissions Appeal Committee. (June 2020 - Present).

Co-Organizer, Summit for the Advancement of Women in Business. (2020 - Present).

Member, Chair Education Committee. (2017 - Present).

Mentor, FSU Faculty of Color Mentoring Network. (2017 - Present).

Program Director, Master's of Science in Risk Management and Insurance (MS-RMI) Program.
(2016 - Present).

Chair, MS-RMI Program Admission Committee. (2015 - Present).

Member, Executive Committee. (2015 - Present).

Member, Master's Policy Committee. (2015 - Present).

Advisor, Florida State University Minority Business Society. (2006 - Present).

Panelist, FSU Faculty Leadership Development Program. (2022 - 2023).

Chair, Appellate Hearing Committee. (May 2022 - May 2023).

Advisor, NAAIA National Talent Development Competition. (April 2022 - October 2022).

Member, Chief Audit Executive Search Committee. (October 2021 - March 2022).

Faculty Coordinator, Risk Management and Insurance Executive Council. (2016 - 2021).

Panelist, FSU Emerging Leaders Program. (2020 - 2021).

Member, College of Business Technology Committee. (2009 - 2020).

Faculty Senate Alternate, Faculty Senate. (2017 - 2018).

Member, College of Business Professionalism Committee. (2016 - 2018).

Member, Strategic Planning Committee. (2016 - 2018).

Member, Graduate Policy Committee - Subcommittee. (January 2015 - 2018).

Center Redesign, Center for Risk Management Education & Research. (2016 - 2017).

Mentor, Faculty of Color Writing Collective. (February 2017 - May 2017).

Member, Dean Search Committee - College of Business. (2015 - 2016).

Advisor, Gamma Iota Sigma Insurance Fraternity. (2013 - 2016).

RMI Undergraduate Program Coordinator, Department Programs. (2007 - 2016).

Co-Chair, Department Curriculum Committee. (2011 - 2015).

Member, Master's Admission Committee for RMI. (2011 - 2015).

Member, College of Business Faculty Evaluation Committee. (2013 - 2014).

Member, College of Business Promotion and Tenure Committee. (2013 - 2014).

Advisor, Florida State University Insurance Society. (2007 - 2013).

Member, College of Business Promotion and Tenure Committee. (2011 - 2012).

Member, College of Business Faculty Evaluation Committee. (2009 - 2010).

Member, Florida State University Senate Grievance Committee. (2005 - 2008).

Co-Advisor, Florida State University Insurance Society. (2005 - 2007).

Member, College of Business Undergraduate Admissions Appeals Committee. (2006).

Member, College of Business Library Committee. (2003 - 2006).

Professional Service

Member, CIPR Advisory Council. (May 2021 - Present).

Editorial Board, Journal of Financial Service Professionals. (2014 - Present).

Co-editor, Journal of Insurance Regulation. (May 2013 - Present).

Committee Member, Editor Search Committee. (2022 - 2023).

Member, American Risk and Insurance Association, Program Committee. (2007 - 2010, 2022 - 2023).

Reviewer, Swiss National Science Foundation. (December 2022).

Panelist, Atlantic Coast Conference Leadership Network Program. (March 2022).

Reviewer, European Journal of Operational Research. (2022).

Reviewer, Journal of Insurance Issues. (2002 – 2014, 2021 - 2022).

Reviewer, Review of Quantitative Finance and Accounting. (January 2022 - December 2022).

Panelist, Atlantic Coast Conference. (March 2022).

Reviewer. Geneva Papers on Risk and Insurance: Issues and Practice. (2021).

Guest Editor. Risks. (2021).

Reviewer, North American Actuarial Journal. (2018 – 2020).

Reviewer, World Risk and Insurance Economics Conference. (March 2020 - April 2020).

Reviewer, Environment Systems and Decisions. (2019).

Reviewer, Management Research Review. (2019).

Reviewer, Natural Hazards. (2012 - 2016, 2019).

Presenter, Risk and Insurance Teaching Society. (October 2019).

Reviewer, Journal of Risk and Insurance. (2009 - 2017).

Reviewer, Risk Management and Insurance Review. (2002, 2007 – 2016, 2017).

Reviewer, Managerial Finance. (2016).

Reviewer, Columbia University. (2016).

Mentor, American Risk and Insurance Association. (2016).

Member, Journal of Insurance Issues, Search Committee for Editor. (2016).

Speaker, National Society of Insurance Premium Auditors. (April 2016).

Reviewer, Annals of Management Science. (2013 - 2015).

Geneva Papers on Risk and Insurance: Issues and Practice. (2009 - 2015).

Chair, American Risk and Insurance Association, Membership Committee. (2008 - 2015).

Reviewer, Asia-Pacific Journal of Risk and Insurance. (2014).

Research Institute of Asian Women. (2014).

Member, Journal of Applied Risk Management & Insurance. (2012 - 2014).

President, Southern Risk and Insurance Association. (2012 - 2013).

Speaker, International Foundation of Employee Benefit Plans. (June 2013).

Speaker, International Foundation of Employee Benefit Plans. (February 2013).

Member, Risk Management and Insurance Review, Search Committee for Editor. (2011 - 2012).

First Vice-President, Southern Risk and Insurance Association. (2011 - 2012).

Member, American Risk and Insurance Association, Hedges Award Committee. (2007 - 2011).

Reviewer, Fundamentals of Risk Management: Understanding, Evaluating, & Implementing Effective Risk Management. (2010).

Second Vice-President, Southern Risk and Insurance Association. (2009 - 2010).

Member, Southern Risk and Insurance Association, Membership Committee. (2005 - 2010).

Reviewer, Journal of Accounting, Auditing and Finance. (2009).

Reviewer, Risk Management for Enterprises and Individuals. (2009).

Member, American Risk and Insurance Association, Best Feature Article for RMIR Committee. (2009).

Secretary/Treasurer, Southern Risk and Insurance Association. (2008 - 2009).

Reviewer, Introduction to Risk Management. (2008).

Member, American Risk and Insurance Association, Best Feature Article for RMIR Committee. (2008).

Member, American Risk and Insurance, Membership Committee. (2005 - 2008).

Member, Southern Risk and Insurance Association, Board of Directors. (2005 - 2008).

Reviewer, Employee Benefits. (2007).

Reviewer, Risk Management and Insurance. (2007).

Reviewer, Journal of Insurance Regulation. (2005 - 2009).

Member, American Risk and Insurance Association, Program Committee. (2003).

Member, Southern Risk and Insurance Association, Nominations Committee. (2003).

Contributor, St. Petersburg Times. (2003).

Reviewer, Risk Management and Insurance. (2002).

Member, American Risk and Insurance Association, Program Committee. (2002).

Contributor, Florida Underwriter Magazine. (2002).

Public Service

Board of Directors, Spencer Educational Foundation, New York, NY. (April 2018 - Present).

Mentor, Spencer Educational Foundation Scholarship Recipient Mentoring Program. (2017 - Present).

Moderator, Florida Chamber of Commerce Insurance Summit. (December 2022).

Interviewee, Risk Management Magazine. (2020).

Panelist, Colodny Fass/AON. (October 2020).

Interviewee, Risk and Insurance Management Society. (March 2019).

Advisor, FAMU/FSU College of Engineering. (January 2019 - February 2019).

Invited Speaker, NE FL Chapter of RIMS, Jacksonville. (December 2018).

Member, American Association of Managing General Agents. (2016 - 2018).

Speaker, Women in (Re)Insurance, Miami, FL. (August 2017).

Team Member, American Council for Education. (January 2014).

Senior Scholar, Sisters of the Academy Institute. (July 2013).